









## Houses, Lands, Tenements, &c.

**A** FOURTH DIVIDEND of Two per cent on all Claims against the above Estate admitted by the Trustees, will be paid at the Office, No. 7, Pedder's Hill, on the First Day of August next.

at 1100 Hongkong, 27th June, 1871.

HONGKONG.  
 W 231. Hongkong, 2nd February, 1872.

### Vessels Advertised as Loading.

100

## Needle on the Death

established since 1855, at *Endicott's Lane*, and that he has always a great quantity of Best COAL in store for Sale. Gentlemen or Ship-masters wishing to patronise him, are requested to apply at his Shop.

By 689 Hongkong, 24th April, 1871.

and Tools, driven by steam. Iron and Engine Foundries; Boiler-makers' shop, a large Steam

to send their orders direct to our establishment  
at Canton, Honam, and this is the only way  
which they can obtain our Genuine Goods.  
HEY LOONG,  
Sweet-meat Dealers' Shop, Canton,  
Canton, 30th October, 1871.

## Post-Office Notifications

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*(Continued)*



## Extracts.

**Travels in the Autumn Vacation.**  
From "Recollections of Past Life." By Sir  
Henry Holland.)

But my life as a traveller was far from being based at the time of my settling in London. During the more than half-century which has since elapsed, only two years occur—and these devoted to Scotch and Irish excursions)—in which I have not passed two or three months in journey or voyage abroad—accomplishing, however, by no means equal distances of travel, and finding no occasion for growing keener in the increased facilities of travel. In the series of these annual journeys, which seldom exceeded the time just mentioned, I have visited (and most of them repeatedly) every single capital of Europe—have made eight voyages to the United States and Canada, travelling over more than 20,000 miles of the American continent; have visited the Azores, and all other islands in the Indian, Pacific, and other parts of Asia. Minor, Damascus, Jerusalem, and Cairo—have made three tours in Algeria, two journeys in Russia, several—in Sweden and Norway, repeated visits to Spain, Portugal, and Italy, a second visit to Iceland, voyages to the Canary Isles, Madeira, Demerara, &c., &c., too numerous to mention. It is tedious to enumerate. When first settling in London, I was menaced by the opinion, coming to me from friends, and not without justification from prior experience, that this scheme of annual travel would wound injuriously to me professionally. I have in no way found it so. Had I not been attached to my profession, and had it not happened that my present pay-chief was a friend, and that the result might have been different. But my early resolution as to this matter of travel, steadily persevered in, has proved a gain to me through all succeeding life. I have come back each year refreshed in health of body and mind, and ready for the ten months of busy practice which lay before me. On the day, or the week, or the month, it matters not, I have returned to my office, and begun a new and distant journey. I have generally resumed my professional work. The new methods of inter-communication since steam and electricity have held empire on the earth, often enabled me to make engagements for the very moment of my return. I recollect having found a patient waiting in my room when I came back from those mountain fastnesses of Persia, where the 10,000 Greeks attend their journey on the sudden sight of the Euxine. The same thing once happened to me in returning from Egypt and Syria, when I found a carriage waiting my arrival at London Bridge, to take me to a consultation in Sussex-square; the communication in each case being made from points on my homeward journey. More recently, in the case of a patient, I have begun a second round of visits from the Euston Station. I mention these trifling incidents chiefly as showing the facility that may be gained of taking up instantly an accustomed occupation, after a total abstinence from it by distance, change of scene, and all that concerns the wonted habits of life. And here I may further notice a certain pleasure I have derived from these annual excursions, and which is not less gratifying to me now than when I began. I have, for instance, St. Petersburg and Algeria in the same annual vacation—or a Sunday Lutheran service, with all its picturesque local adjuncts, at Leksand in Dalecarlia (I sight every traveller in Sweden since I see), and a high solemnity in St. Peter's at Rome, exactly five-weeks afterwards—or, in coming to my arm-chair in Brook-street, a few weeks after I had been in the Highlands of Scotland, and the Orkneys, visiting heaver-dams, and shooting—or again, in a rapid passage, six years ago, from the pineforests of the Glommen and Drammen valleys in Norway, to the vine-covered banks of the Douro and Mondego in Portugal. A contrast and stranger, though not so instantaneous, as that between the tropical scenery of Jamaica, the snow-capped mountains of Iceland, and the volcanic islands, which was travelling but a few months ago. I might draw upon my memory for others of these sudden changes of scene, which, though attractive to myself, would probably be so to few besides. Nor would many feel the pleasure I have found in the very uncertainty of my manner of travel—in starting frequently without any defined scheme of route, and still more in the uncertainty of the time of the route I had originally designed. Such changes were made necessary by the state of Europe during my early voyages. Though in some degree modified by increasing age, they have been more or less habitual to me ever since. One cause of this desultory mode of travelling has been, that until of late years I have generally set out alone, and trust for my companionship to the people of the country I might afford. Whether wise or not in itself—and I do not seek to vindicate it—this practice has happily had no ill result. Some of these casualities of companionship I count among the more agreeable incidents of life. Often, however, it has happened to me to be alone, in places where solitude was rendered somewhat severe by the hardships or hazards of the travel, and by the want of any other resource. At such times, and even in the more common case of long evenings at European city hotels, I have ever found great advantage in some occupation, embracing subjects and scenes wholly alien to those around me. The articles, chiefly scientific in kind, which during many successive years I contributed to the *Edinburgh and Quarterly Reviews*—one in the autumn of 1834, and another in the autumn of 1835, were the result of such a course. I chose my subject before departure (generally one familiar from previous study)—read the work or works to be reviewed—methodised fairly the matter in hand, and wrote the articles at such times and occasions of my journey as accident or mood of mind might suggest; using the sea-voyage, which often came at the end of my yearly travel, to put together the several papers, and to revise them. I have never after my return any gaps left by this desultory method of composition. Such breach of continuity in writing is not without its advantages. Separate parts are often moulded together afterwards better than can be done by continuous composition. And, in revision, the wise maxim of Boileau, "Ajoutez quelque chose et souvenez-vous," applies to prose as well as to poetry, and is the result of pure science where human thought and speculation are dealing with the great mysteries of the universe. Many whimsical differences of scene and subject arose out of the practice just described. There was some sort of pertinency in writing on the "Physical History of Man" when within 200 miles of Mount Ararat, and on Humboldt's Cosmogony when I was in the neighbourhood of Meteors and Aerolites in an Arab hut between Medeah and Boghar in Algeria—and portions of a third on the life and character of Julius Cæsar, when travelling on the Illinois prairie. These, however, not being the subjects themselves, afforded no substantial benefit by diverting those moments of weariness, or even sadness, which occasionally occur to every one in remote or solitary travel. It is a benefit which can only be duly appreciated by those who have tried this method. Books serve to the same end; but, according to my experience, less effectually. They do so to my entirely, less effectually, than the scenes of the world, and the scenes from without. Such separation for a time from the outer world, though

little noted from its familiarity, is in itself one of the most interesting facts in mental physiology.

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## Insurances.

YANG-TSE INSURANCE ASSOCIATION OF SHANGHAI.

CAPITAL AND SURPLUS 750,000 TAELS.

POLICIES granted on *Marine Risks* to all parts of the World, at current rates.

In addition to the usual Brokerage, this Association now returns full policy holders *One-third of the yearly profits* on Insurance business. Dividend proceeds to the net premium contributed.

RUSSELL & Co., Agents.  
1408 Hongkong, 26th December, 1870.

COMPAGNIE LYONNAISE D'ASSURANCES MARITIMES.

Capital *anywhere* *lire au Capital* de 5,000,000 de francs (sur quarante).

This Company, being associated for purposes of Marine Insurance in the Far East, with the

LEONARD FRASCAI, Capital of 5,000,000 francs. And with the CIE FRANÇAISE D'ASSURANCES MARITIMES.

Capital of 5,000,000 francs.

Officers to the ASSURED the Security of a collective Capital of 17,000,000 francs.

Agencies established, and Policies made available in China, for the London, Marseilles, Calcutta, Bombay, Yokohama, Hongkong and Shanghai.

The undersigned having been appointed Agents for the above Company at this Port, are prepared to accept Marine risks, foreign or coastwise, at current rates.

RUSSELL & Co.  
1408 Hongkong, 23rd July, 1870.

THE LIVERPOOL AND BOMBAY TRADERS' INSURANCE COMPANY.

The undersigned having been appointed Agents for the above Company at this Port, are prepared to grant Policies against Marine Risks, on the London, Marseilles, Calcutta, Bombay, Yokohama, Hongkong and Shanghai.

HOLIDAY, WISE & Co.  
777 Hongkong, 25th April 1870.

THE LONDON ASSURANCE CO. INCORPORATED BY ROYAL CHARTER OF HIS MAJESTY KING GEORGE THE FIRST. A.D. 1720.

The undersigned having been appointed Agents for the above Corporation, are prepared to grant Insurance, as follows:—

MARINE DEPARTMENT.

Policies in current rates, payable either here in London, or at the principal Ports of India, China, and Australia.

FIRE DEPARTMENT.

Policies issued for long or short periods at current rates.

LIFE DEPARTMENT.

Policies issued for sums not exceeding 25,000 in reasonable length of time.

HOLIDAY, WISE & Co.  
1927 Hongkong, 1st November, 1870.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

From and after this date the following rates will be charged on **SHORT PERIOD** Insurances, viz:—

Not exceeding 1 month & of the annual rate	1	month	1	of the annual rate
Above 1 month, and not exceeding 3 months	3	..	3	do. do.
Above 3 months, and not exceeding 6 months	6	..	6	do. do.
Above 6 months the full annual rate.				

GILMAN & Co., Agents.  
North British & Mercantile Insurance Company.  
736 Hongkong, 7th April 1869.

VICTORIA FIRE INSURANCE COMPANY OF HONGKONG, LIMITED.

This Company, with its Head Office at Hongkong, and Agencies at the various Treaty Ports in China and Japan, is prepared to issue Policies of Insurance, at the current rates of Premiums, as follows:—

AUGUSTINE HEARD & Co., Secretaries.  
557 Hongkong, 1st April, 1871.

NOTICE.

VICTORIA FIRE INSURANCE COMPANY OF HONGKONG, LIMITED.

From this date, there will be no fee charged for Policies issued by this Company.

AUGUSTINE HEARD & Co., Secretaries.  
1377 Hongkong, 1st November, 1871.

NOTICE.

IMPERIAL FIRE OFFICE.

From and after this date the following rates will be charged **SHORT PERIOD** Insurances, viz:—

Not exceeding Ten days & of the annual rate	1	month	1	of the annual rate
Above 1 month, and not exceeding 3 months	3	..	3	do. do.
Above 3 months, and not exceeding 6 months	6	..	6	do. do.
Above 6 months the full annual rate.				

GIBB, LIVINGSTON & Co., Agents, Imperial Fire Insurance Company.  
875 Hongkong, 13th August, 1869.

NOTICE.

From and after this date the following rates will be charged for **SHORT PERIOD** Insurances, viz:—

Not exceeding Ten days & of the annual rate	1	month	1	of the annual rate
Above 1 month, and not exceeding 3 months	3	..	3	do. do.
Above 3 months, and not exceeding 6 months	6	..	6	do. do.
Above 6 months the full annual rate.				

JADWIN, MATHISON & Co., Agents, Alliance Fire Insurance Company.  
678 Hongkong, 26th August, 1869.

CHINA AND JAPAN MARINE INSURANCE COMPANY.

This Company grants Policies on Marine Risks to all parts of the World at current rates.

In addition to the usual Brokerage, and to return as heretofore of 30% of the annual net Profit of the Company made pro rata on the Net Premiums, the further Bonus of 10% of the said Profits may be declared, payable in a like manner to such Contributors only, as at the time of contributing business on and after the 1st January, 1872, shall be recorded as Shareholders, in the Company's books.

WM. PUSTAU & Co., Agents.  
1402 Hongkong, 2nd January, 1872.

NOTICE.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

The undersigned having been appointed Agents for the above Insurance Company at this Port, are prepared to issue Policies against Marine risks on Freight and Cargo at Current Rates, subject to a discount of 15%.

DUTREUX & SWIRE.  
1753 Hongkong, 1st October 1870.

IMPERIAL FIRE INSURANCE COMPANY'S REDUCTION IN THE RATES OF PREMIUM.

NOTICE further notice the following Annual Rates will be charged for Fire Insurance

Un-attached & semi-detached Dwell- ing Houses removed from town, and their contents.	1	per cent.
Un-attached & semi-detached Dwell- ing Houses, used strictly as such, and their contents.	1	per cent.
Attached Dwelling Houses, and their contents.	1	per cent.
Shops, &c., and their contents.	1	per cent.

GIBB, LIVINGSTON & Co., Agents Imperial Fire Insurance Company.  
874 Hongkong, 7th March, 1865.

RESIDENT INSURANCE COMPANY FOR FIRE, RIVER, AND LAND TRANSPORT, DRESDEN.

The undersigned having been appointed General Agents in China for the above Company, are prepared to accept fire and marine policies of Insurance at the current rate of premium.

CARLOWITZ & Co., General Agents in China.  
2103 Hongkong, 1st October 1870.

## Insurances.

**OCEAN MARINE INSURANCE COMPANY, LONDON.**

INCORPORATED 1859.  
CAPITAL, £1,000,000.  
The Undersigned having been appointed Agents for the above Company, are prepared to accept Marine Risks at the current rates.

AUGUSTINE HEARD & Co.  
1351 Hongkong, 7th June, 1897.

**IMPERIAL MARINE INSURANCE COMPANY, LIMITED, (OF LONDON).**

The Undersigned having been appointed Agents for the above Company at this Office, are prepared to accept Marine Risks at Current Rates.

GILMAN & Co.,  
Agents,  
437, Hockley, 8th March, 1871.

**NORTH BRITISH AND MERCAANTILE INSURANCE COMPANY.**

REDUCTION IN THE RATES OF PREMIUM.  
Removal of semi-detached Dwelling Houses, removed from town, 1 percent.  
and their contents, 1 percent.  
and dwelling Houses situated strictly in the country, and their contents, 1 percent.  
and their contents, 1 percent.

GILMAN & Co.,  
Agents, North British and Mercantile Insurance Company,  
386 Hongkong, 10th March, 1895.

**MERCHANTS' MUTUAL MARINE INSURANCE COMPANY, LIMITED, OF SAN FRANCISCO.**

ENGAGED EXCLUSIVELY IN MARINE INSURANCE.  
Paid up Capital—\$500,000,000.  
The Undersigned having been duly appointed Agents of the above Company, are prepared to accept Marine Risks on the usual terms.

OLYPHANT & Co.,  
1292 Hongkong, 2nd July, 1899.

**IMPERIAL FIRE INSURANCE COMPANY.**

The Undersigned having been appointed Agents for the above Company at this Office, are prepared to grant Policies against Fire to the extent of \$60,000, on Buildings, or on Goods stored thereon.

GIBB, LIVINGSTON & Co.,  
1 Hongkong, 24th August, 1884.

**LONDON AND PROVINCIAL MARINE INSURANCE COMPANY.**

The Undersigned having been appointed Agents in Hongkong for the above Company, are prepared to grant Marine risks at the current rate.

AUGUSTINE HEARD & Co.,  
471 Hongkong, 6th March, 1868.

**HONGKONG FIRE INSURANCE CO.**

Goods Insured: Houses and other Buildings (Fire, Vices, Merchandise, Manufactures and Farming Stock); Ships in Port, Harbours, or Dock, and the Cargoes of such Ships; Barges, Boats, and other Vessels on Navigable Rivers and Canals; and Goods on board such Vessels, including Freight, General Goods, and all other Valuable Contents, FROM LOSS OR DAMAGE BY FIRE.

The Undersigned, Agents for the above Company, are prepared to grant Policies against Fire to the extent of \$50,000 on any one First Class Risk.

GIBB, LIVINGSTON & Co.,  
Hongkong, 1st January, 1867.

**THE CHINA FIRE INSURANCE COMPANY, LIMITED.**

HEAD OFFICE—HONGKONG.  
AGENTS at all the Treaty Ports of China and Japan, and at Singapore, Malacca, and elsewhere.  
Policies accepted, and Policies of Insurance made at the rates of Premium current at the time mentioned.  
No charge for Policy fees.

JAS. B. COUGHTRIE,  
Secretary,  
1292 Hongkong, 21 November, 1871.

**FIRE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.**  
No. 11, Lombard Street, London, E.C.  
ESTABLISHED 1821.  
not empowered by special Acts of Parliament.

Subscribed Capital.....£2,000,000, Sterling.  
Uninvested Funds upwards of 2,750,000 "  
Annual Income " " 300,000 "

The Undersigned having been duly appointed Agents for the above Company, are prepared to take risks against Fire, on the usual terms.

OLYPHANT & Co.,  
2317 Hongkong, 7th December, 1899.

**QUEEN INSURANCE COMPANY**  
CAPITAL—TWO MILLION STERLING.

The Undersigned having been appointed Agents for the above Company at this Office, are prepared to grant Policies against Fire, to the extent of £10,000, on Buildings or on Goods stored therein.

DUNN, LYALL & Co.,  
241 Hongkong, 22nd January, 1870.

**NOTICE.**

**ROYAL INSURANCE COMPANY.**

The Annual Rates for Fire Insurance on the various classes of Buildings and their contents will remain as follows until further notice:  

semi-detached Dwelling Houses (removed from town) and their contents.....	4 percent
or Dwelling Houses (similarly situated) and their contents.....	4 percent
Warehouses and Godowns and their contents.....	1 percent

  
The following rates will be charged for SHORT PERIOD Policies—  
exceeding 10 days 4th per cent.  
exceeding 1 month, and not exceeding 3 months, 1 month 1 per cent.  
exceeding 3 months, and not exceeding 6 months, 1 month 1 per cent.  
exceeding 6 months, and not exceeding 1 year, 1 month 1 per cent.

ROBERT S. WALKER & Co.,  
Agents, Royal Insurance Company,  
1763 Hongkong, 13th September, 1868.

**HONGKONG AND ORIENTAL STEAM NAVIGATION INSURANCE OFFICE.**  
137, LEADENHALL STREET, LONDON.  
The Undersigned is authorised to accept risks on behalf of this Office, by First Steamers and Sailing Ships.

WILLIAM PATERSON, Agent,  
Hongkong, 1st July, 1867.

**VENIX FIRE INSURANCE COMPANY.**

The Undersigned having been appointed Agents to the above Company at this Office, are prepared to grant Policies against Fire to the extent of \$40,000, on Buildings, or on Goods stored thereon.

DOUGLAS LA PRAPKE & Co.,  
117 Hongkong, 9th November, 1899.

**CHESTER FIRE ASSURANCE COMPANY OF MANCHESTER AND LONDON.**

The Undersigned have been appointed Agents for the above Company at Hong Kong, Canton, Foochow, Shanghai, and Hankow, and are prepared to grant Insurances at Current Rates.

HOLLIDAY, WISE & Co.,  
1355 Hongkong, 15th October, 1898.

**HONGKONG FIRE INSURANCE COMPANY, LIMITED.**

REDUCTION IN RATES ON CHINESE RISKS.  
From and after the 15th instant, the minimum rate for the insurance against Fire of Premises in this Colony will be reduced to 1 per cent. per annum.

JARDINE, MATHESON & Co.,  
General Managers,  
Hongkong Fire Insurance Co., Limited,  
1065 Hongkong, 15th October, 1898.

## Insurances

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## Business Announ

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## Business Announcements.

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